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Northwest Fair Housing Alliance Awarded 18-month \$325,000 U.S. Dept. of HUD Fair Housing Organization Initiative (FHOI) Mortgage Rescue Component (MRC) Grant

SPOKANE, WA – Northwest Fair Housing Alliance (NWFHA) has been awarded a \$325,000 FHOI-MRC 18-month grant from the U.S. Department of Housing & Urban Development (HUD) to build its capacity to identify, investigate, and refer lending complaints to HUD by developing a Fair Lending Investigation Unit within its existing fair housing investigation and advocacy program. NWFHA will hire a Fair Lending Investigation Specialist with a background in mortgage lending and investigation to develop and support enforcement actions relating to unfair lending and mortgage rescue scams for all protected classes in 17 counties in E. and Central WA (Spokane, Whitman, Garfield, Columbia, Asotin, Walla Walla, Franklin, Benton, Yakima, Grant, Adams, Lincoln, Douglas, Ferry, Okanogan, Stevens and Pend Oreille).

Specifically, NWFHA will (1) conduct complaint intake and investigation of fair lending and mortgage rescue schemes, refer jurisdictional complaints of fair lending discrimination to HUD, and mortgage scams to the WA Attorney General and/or the WA Department of Financial Institutions; (2) conduct testing to identify fair lending violations and mortgage rescue scams; (3) undertake systemic fair lending investigations, reviewing HMDA data to determine if predatory loans are made at higher rates to protected classes; (4) develop and disseminate fair lending and foreclosure prevention curricula and materials in English and Spanish, conduct trainings for the public, and maintain resource information for consumers and professionals; and (5) expand capacity of other organizations to identify unfair and predatory lending through knowledge sharing and training.

FHOI grants are available to assist qualified fair housing enforcement organizations with at least two years of experience in complaint intake, complaint investigation, testing for fair housing violations, and meritorious claims in the three years prior to the filing of their application. Northwest Fair Housing Alliance was founded in 1994, and has consistently received and rated highly on its performance of numerous HUD FHIP grants.

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